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ABSTRACT

Tens of thousands of students, especially those from low-income and minority groups, are unprepared academically for higher education, come from backgrounds in which college aspirations are not the norm, or lack the information they need to gain access. In addition, there is a growing difference in the rate at which students from different income levels complete college. The attainment gap persists after more than three decades of providing federal grant and loan aid. The reasons are many and complex, but can be summarized by saying that there is not enough money, and money is not enough. There are many college preparation programs, but there is no escaping the fact that money is a huge factor in determining whether students go to college, where they go, and whether they stay. To minimize potential loan burdens, many students from low-income families opt to attend less expensive community colleges rather than 4-year institutions. Many students at 4-year schools have unmet financial need. Many less well-endowed institutions compete aggressively for good students and offer merit aid to attract them. States have also entered the merit aid race, hoping to keep good students at home. However, many such policies target the middle classes. In an atmosphere in which access for the poor has taken a back seat to aiding the middle and upper classes, supporters of increased financial aid for low-income students face an uphill struggle. The reauthorization of the Higher Education Act is an opportunity to recognize the importance of college access for low-income students. (SLD)

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Summer 2003

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Restricted access

The doors to higher education remain closed to many deserving students.

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OUR MISSION:

Lumina Foundation for Education is a private, independent foundation dedicated to expanding access and success in higher education. Specifically, we support research, award grants for innovative programs and projects and disseminate information — all in an effort to encourage more Americans to attain an education beyond high school.

We address issues that affect access and educational attainment — particularly among underserved student groups, including adult learners.

At Lumina Foundation, we firmly believe education is the best way to help people achieve their potential and improve our nation's future.

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Education beyond high school has never been more important than it is today — for individual citizens and for American society as a whole. Some type of postsecondary education will be crucial for virtually every person who seeks meaningful work, participatory citizenship and personal fulfillment in the 21st century.

Yet many Americans face formidable barriers to an education beyond high school. As the report on the following pages so aptly points out: There's not enough money, and money's not enough. During the last decade, an estimated 1 million low-income, academically qualified students failed to attend college due in some part to financial need. Additional barriers may include inadequate academic preparation, insufficient information about available options in postsecondary education, and a lack of personal aspiration, encouragement or support.

When it comes to increasing access to higher education, there's not enough money, and money's not enough.

The work of Lumina Foundation for Education focuses on students who traditionally have been underserved by higher education: students from low-income families, first-generation college students, students of color and adult learners. Thus, this inaugural issue of *Lumina Foundation Focus* tells the stories of students who face these challenges. In this issue, which features the work of noted higher education writer Alvin P. Sanoff, you'll read about students such as Rosa Iona of Sleepy Hollow, N.Y., a Dominican immigrant who is preparing to enter college this fall; Roxanne Godding, a talented urban teen who turned down the chance to attend a prestigious private university in Massachusetts for fear of loan debt; and Aaron Pennington of Indianapolis, an adult student who holds down a full-time third-shift job while pursuing a full course load at a downtown campus. The real-life stories of these students — and the insights offered by many of the nation's foremost experts in higher education access, success and financial aid — highlight this first issue of *Lumina Foundation Focus*. We hope this publication deepens the understanding of the factors affecting postsecondary access and therefore aids efforts to help more underserved students obtain an education beyond high school.

Lumina Foundation joins other organizations — educational, governmental and private — in supporting families and communities as they seek to raise aspirations, improve preparation and provide the encouragement students need to enter and succeed in postsecondary education. By helping to remove the barriers to postsecondary access and success, we hope to open doors of opportunity — both to benefit individual students such as Rosa, Roxanne and Aaron and to help build a society in which all people can reach their potential.

Martha D. Lamkin
President and CEO, Lumina Foundation for Education

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THE DOORS TO HIGHER EDUCATION REMAIN CLOSED TO MANY DESERVING STUDENTS

By Alvin P. Sanoff

Jason Long is among the fortunate ones — and he knows it. Jason grew up in an apartment complex in a blue-collar section of South Portland, Maine. His parents hadn't gone to college, but they encouraged him to get an education. He was near the top of his class at South Portland High School and desperately wanted to attend Bowdoin College in Brunswick, Maine. But even if accepted by the highly selective liberal arts college, he was uncertain that he would be able to enroll because the cost was nearly $38,000 a year — almost equal to his family's annual income of around $40,000. But Bowdoin offered him more than $20,000 a year in grants. That money — coupled with several other scholarships he had won (including an annually renewable four-year scholarship from the Maine-based Mitchell Institute), income from a campus job, and his parents' willingness to borrow $3,000 per year despite their modest means — made it possible for Jason to enroll.

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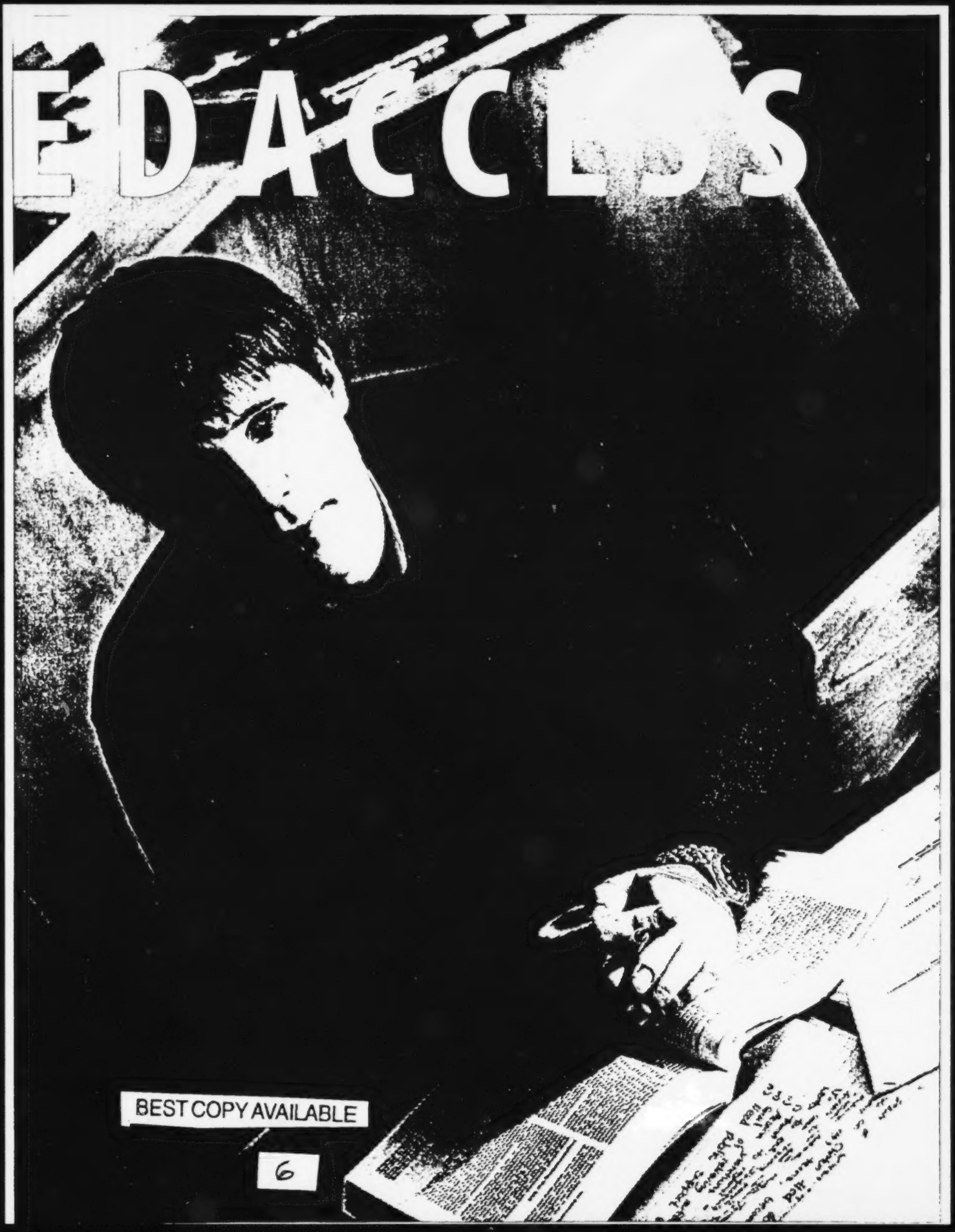
Jason Long was an outstanding student at his high school in working-class South Portland, Maine, yet he says he "lucked out" because his first-choice college — Bowdoin College in Brunswick, Maine — had an outstanding program of financial aid. Without it, says Jason, he never would have been able to attend the highly selective — and costly — liberal arts institution. This fall, 20-year-old Jason will be a junior at Bowdoin, one of about 1,600 students on the campus.



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Bowdoin College student Jason Long, who is majoring in government, converses with Professor David J. Vail on a favorite topic: how to bring prosperity to the rural regions of Maine. Vail, the Adams-Catlin Professor of Economics at Bowdoin, is one of Jason's favorite instructors.

Now entering his junior year, Jason says he "lucked out" because Bowdoin has such a good program of financial aid. He was fortunate in many other ways as well – all of which helped him make that leap from working-class South Portland to the halls of academe. First of all, he was personally motivated, and his aspirations were recognized and supported by his parents and school officials. "I don't think there was anybody at this school who wasn't impressed with Jason," recalls Linda Sturm, director of guidance at South Portland High. "He was a natural leader – just an outstanding kid." It's no surprise then that, seeing his goal so clearly, Jason did what was necessary to reach it: He took – and excelled in – the rigorous high school courses that prepared him for college. He got the information he needed to successfully apply, enroll and obtain financial aid. The college he chose was among the few institutions with the resources to meet the full need of students who qualify for financial aid. In short, everything went right for Jason. The nonfinancial barriers that prevent so many students from attending college – inadequate preparation, the absence of college aspirations, lack of encouragement or information – simply did not apply to him. He also was able to clear the financial barrier, largely because of his stellar academic record. Few of his high school classmates were as lucky – even those who did well academically but fell short of "star" status. Linda Sturm says that, although more than 80 percent of South Portland High's students are qualified for college, less than 65 percent actually enroll. "I have a number of friends who elected not to go to college because of the money," says Jason. Even more of them, he adds, did not attend their first-choice colleges – often didn't even apply to those colleges – "because they knew that the cost was impossible."

In America today, Jason Long is indeed fortunate. Tens of thousands of his peers – especially low-income and minority students – are unprepared

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academically for higher education, come from backgrounds in which college aspirations are not the norm, and/or lack the information they need to gain access. And those who *are* prepared, motivated and encouraged confront huge financial challenges. For every low- or moderate-income student who ends up attending the college of his or her choice without having to take on a huge debt load, there are countless others like Jason's friends: Facing high costs, they either do not go to college or they attend an institution that is not their first choice and may not best fit their interests. Others enroll in a school they want to attend, but they may end up working long hours at one or more jobs to make ends meet or transfer out after finding that the financial burden is too great.

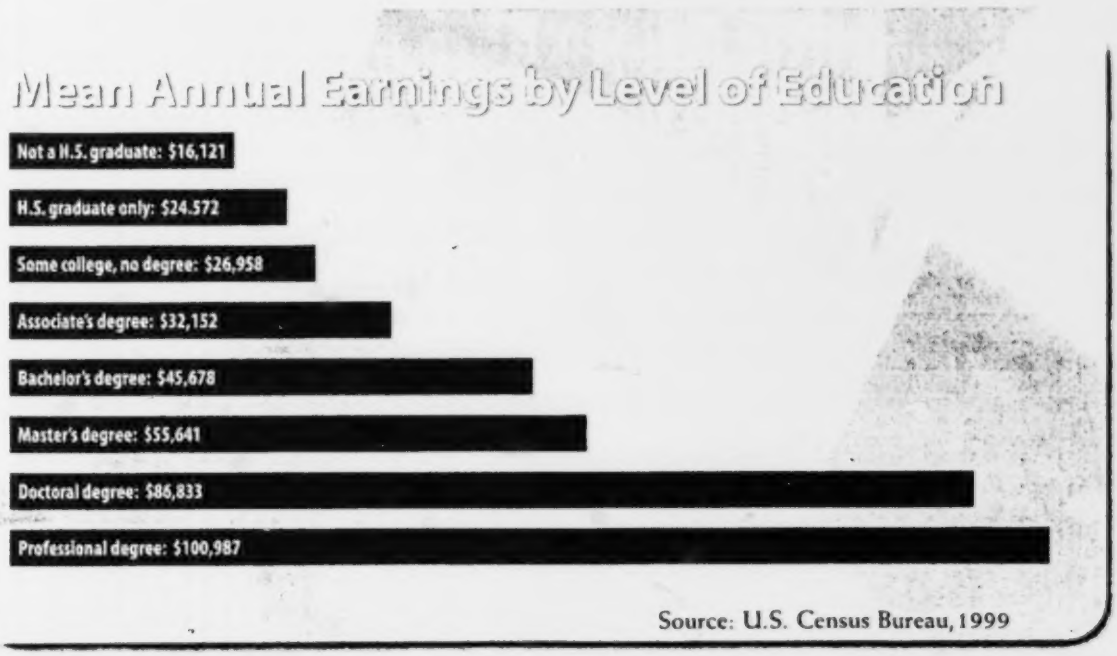
Aaron Pennington started college at Indiana State University in Terre Haute, but the Indianapolis native found that room-and-board charges made on-campus living too costly. "I sat down with my parents," he says, "and told them that the best thing was for me to come back to Indianapolis, get back on my feet financially and go to school (near here)." He transferred to a community college (Ivy Tech State College) to complete his general education credits and then to Indiana University-Purdue University Indianapolis (IUPUI). He's now a full-time IUPUI student, working toward a bachelor's degree in marketing while holding down a full-time, third-shift job at a local warehouse. Juggling full-time work with a full course load is a constant challenge, he says, especially during the busy months that he and his fiancee, Jennifer Steele, were also planning their June wedding. Through it all, though, Aaron is determined to keep up with his studies until graduation in December 2004.

The access gap

There are no solid estimates on how many students find themselves in situations like Aaron's or like those faced by Jason's friends. But the Advisory Committee on Student Financial Assistance, the organization created by Congress to advise lawmakers on student aid policy, says the problem is critical. The committee's June 2002 report, *Empty Promises*, says: "This year alone, due to record-high financial barriers, nearly one-half of all college-qualified low- and moderate-income high school graduates – over 400,000 fully prepared to attend a four-year college – will be unable to do so, and 170,000 of these students will attend no college at all."

While a number of experts contend that these numbers are on the high side, others agree with Advisory Committee Staff Director Brian Fitzgerald that the estimates are "very conservative."

Bridget Long, an assistant professor at the Harvard Graduate School of Education, agrees. She says: "It's most likely that any numbers you come up with understate the problem." Long


Mean Annual Earnings by Level of Education
Not a H.S. graduate: $16,121
H.S. graduate only: $24,572
Some college, no degree: $26,958
Associate's degree: $32,152
Bachelor's degree: $45,678
Master's degree: $55,641
Doctoral degree: $86,833
Professional degree: $100,987
Source: U.S. Census Bureau, 1999

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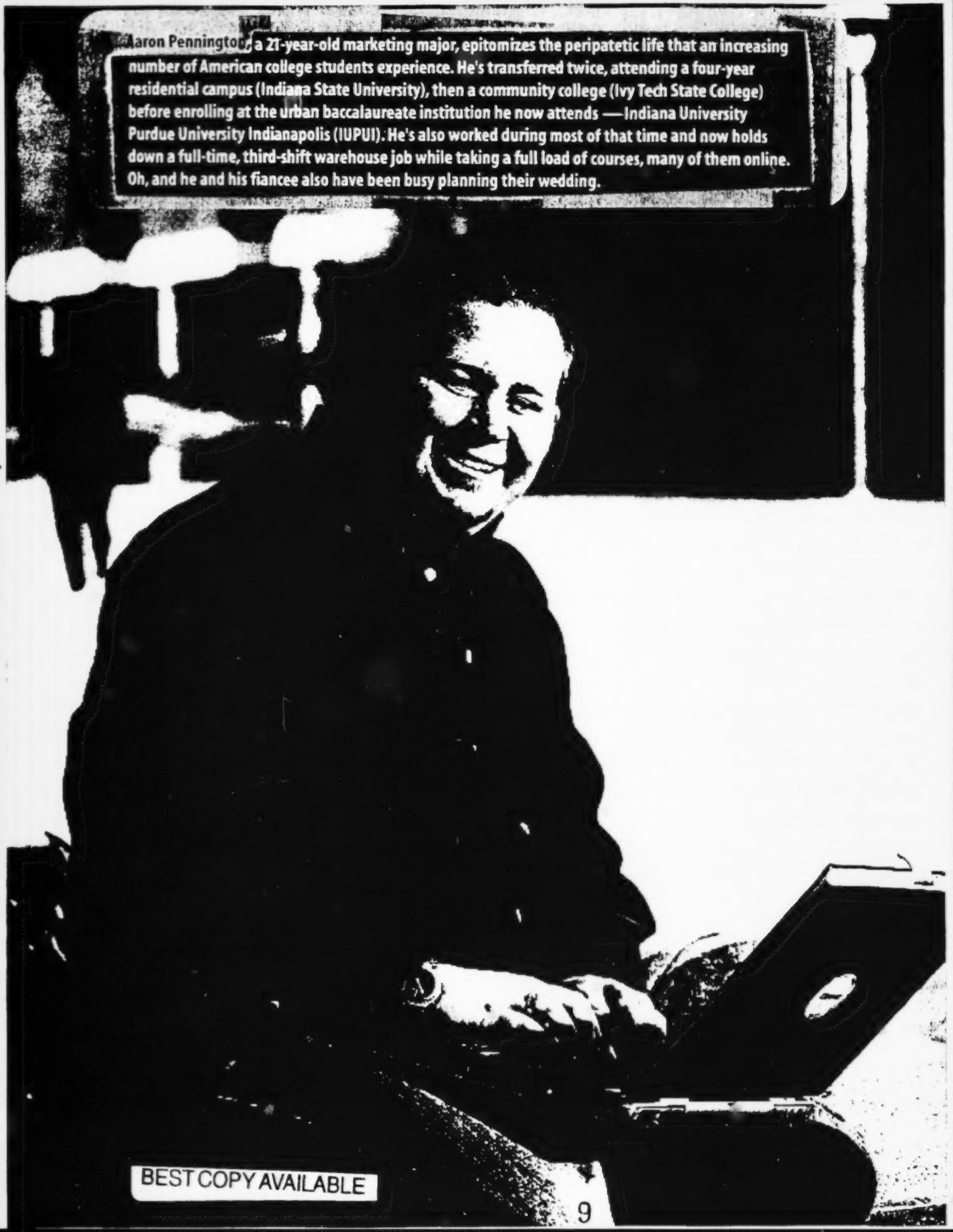
Aaron Pennington, a 21-year-old marketing major, epitomizes the peripatetic life that an increasing number of American college students experience. He's transferred twice, attending a four-year residential campus (Indiana State University), then a community college (Ivy Tech State College) before enrolling at the urban baccalaureate institution he now attends —Indiana University Purdue University Indianapolis (IUPUI). He's also worked during most of that time and now holds down a full-time, third-shift warehouse job while taking a full load of courses, many of them online. Oh, and he and his fiancee also have been busy planning their wedding.

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reasons that data about college-going patterns cannot take into account students who, in the sixth grade, "think they will never get into college so they don't do a bunch of things to prepare." Says Long: "A person could make the decision that 'college is too expensive for me, so I won't try.'"

According to Scott Gillie, executive director of a Bloomington, Indiana-based pre-college access program called Encouragement Services Inc., there is a real disconnection between what high school students *say* about going to college and what they actually do when it's time to enroll. "We see in Indiana very high rates of aspiration in the ninth grade for all races and ethnicities," Gillie says. "If participation were at the level of ninth-grade aspiration, Indiana college-going would double."

When capable students forgo college, the potential losses are enormous – for individuals and for the nation as a whole. According to figures from the U.S. Census Bureau, the average income of high school graduates 25 years or older and working full time in 1999 was about $25,000. For those with a four-year college degree, that figure was much higher – around $46,000.

A well-educated work force is critical to the nation's economic and social health, especially in today's global, information-based economy. In an April 2002 Educational Testing Service report titled *The Missing Middle*, researcher Anthony Carnevale points out that, if U.S. workers' literacy levels matched those in Sweden – where the percentage of workers at the lowest literacy level is one-third the U.S. percentage – our gross domestic product would rise by $463 billion and our tax revenue by $162 billion. Similarly, in a 2001 report titled *Access Denied*, the Advisory Committee said that if the gap in "the college-going rates of the highest- and lowest-income Americans were narrowed significantly, we would add nearly $250 billion to the gross domestic product and $80 billion in taxes."

Aaron Pennington and Jennifer Steele share an early-morning laugh while finalizing their wedding plans. These morning meetings are among the busy couple's few stolen moments together because both are college students with full-time jobs; Aaron works nights, Jennifer during the day.

Unfortunately, say experts, that gap has persisted for many years. In 1972, 45 percent of high school graduates from families in the lowest income quartile and 74 percent in the highest quartile went on to college, according to data compiled by policy analyst Tom Mortenson. In 2000, the comparable numbers were 54 percent and 82 percent. "The gap in college participation by income is as great as it was three decades ago," says Donald Heller, associate professor at Pennsylvania State University's Center for The Study of Higher Education.

Thomas J. Kane, professor of policy studies and economics at UCLA, offers an even gloomier assessment, pointing to long-term studies that show "a widening of the gap" between the most and least affluent students in terms of college participation. Even among high school students who score highest on standardized tests, there is a significant and persistent gap in who goes to college. In *Access Denied*, the Advisory Committee reports that 97 percent of the highest-achieving upper-income students go on to college. In the lowest income group, only 78 percent of these high-achieving students enroll in postsecondary education. Socioeconomic status, says the Advisory Committee, "remains a very powerful barrier to attending college at all, often trumping academic preparation even for the highest achievers."

The attainment gap

Researchers who have examined graduation rates discern another troubling trend. They see a growing difference in the rate at which students of different income levels *complete* college. Sarah Turner, an assistant professor of education and economics at the University of Virginia, wrote in a recent paper that "the overall

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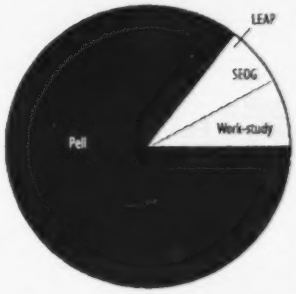
share of students receiving a college degree from the low-income quartiles has not changed markedly over time, while the share of students receiving a degree among high-income students has increased." Policy analyst Mortenson says that, in 1975, 7 percent of those in the bottom income quartile and 38 percent of those in the top quartile received a baccalaureate degree by age 24. In the ensuing 25 years, the number for the bottom quartile fluctuated between 5 percent and 8 percent, while the rate for the top quartile generally was somewhere between the mid 50s and the high 60s. "Every time you go up one quartile in family income, your chance of earning a bachelor's degree by age 24 just about doubles," concludes Mortenson.

This attainment gap troubles many policy-makers. They wonder why it persists after more than three decades of providing federal grant and loan aid to low-income students – aid that now exceeds $54 billion annually (see accompanying pie charts).

Though the reasons for this gap are complex and interrelated, analysts' explanations can be summarized in one sentence: There's not enough money, and money's not enough. The cost of college has increased so rapidly, they say, that even $54 billion of federal aid annually is insufficient to ensure enrollment for many low-income students. Like Harvard's Bridget Long, some experts conclude that many capable low-income students decide very early that "there's not enough money" and opt out early, often before they enter high school. Seeing little hope that they can afford higher education, they simply choose not to enroll in courses that will prepare them for it. "There is a big difference between the ability of students and what many parents encourage academically based on their perceptions of college affordability," says Tally Hart, director of student financial aid at Ohio State University.

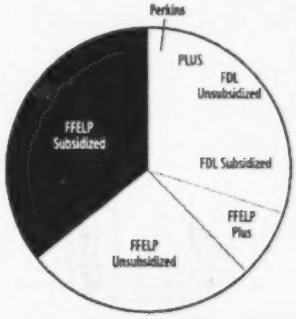
Federal financial aid distribution 2001-2002

(Figures in billions)



Aid from grants/work study
Subtotal: $11.9

■ Pell	$9.950
□ SEOG	0.691
□ LEAP	0.050
□ Work-study	1.215



Aid from loans
Subtotal: $42.4

□ Perkins	1.113
Ford Direct Loans	
□ Subsidized	5.583
□ Unsubsidized	4.411
□ Plus	1.396
FFELP	
■ Subsidized	14.002
□ Unsubsidized	12.612
□ PLUS	3.272

- Subsidized Loans – Government pays interest while student enrolled
- Unsubsidized Loans – Student/parent pays interest while enrolled, principal deferred
- PLUS Loans – For parents; payback begins six months after funds are fully disbursed

Total federal aid: $54.3 billion
(78 percent loans)

Other barriers

This failure or refusal to prepare for college is also among the factors cited by those who say that "money's not enough" to ensure college access and success for low-income students. In addition to financial aid, they say, significant nonfinancial factors affect college attendance: aspiration, preparation, information and encouragement.

Researchers say that many high school graduates – especially those whose parents did not attend college – do not continue their education because they lack information about the steps they need to take to prepare for and apply to college. Other students enroll, but then fail to remain in school, researchers say. Some analysts cite inadequate academic preparation as a major reason many drop out before earning a degree.

A number of programs have been created to address the dual problems of inadequate information and preparation. One such program is College Goal Sunday℠, a volunteer effort promoted by an in-depth information campaign. It culminates when financial aid professionals in several states set aside one afternoon in February to assist low-income families in filling out the application for federal financial aid. While a faculty

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Organizations such as the College Opportunity and Career Help (COACH) program in Boston (left) and the multi-state College Goal Sunday effort (right) help students and families with the vital tasks of pre-college preparation. In COACH, Harvard graduate students volunteer to advise high school seniors on the steps they need to take to apply for college. During College Goal Sunday events, thousands of students each year are assisted in filling out financial aid forms.

member at Harvard University, Tom Kane worked with colleague Christopher Avery to create another such effort, the College Opportunity and Career Help (COACH) Program, in three Boston high schools. The program sends graduate-student volunteers into the high schools to help seniors understand exactly what they must do to apply to college. The volunteers work with the seniors to fill out applications and financial aid forms.

Kane, now at UCLA, says it is too early to determine whether the program has had measurable impact. But he has found that, for the seniors who are engaged in the program, aspirations are not the issue. "If anything, the aspirations of kids in our study are too high given their academic preparation; they are expecting to go to college at unrealistically high rates," he says. Another problem for these students, Kane believes, "is knowing what concrete steps to take during their senior year to make the transition to college. It may be the first time they have to fill out such complicated forms, and lots of kids would never make much progress unless they had someone constantly reminding them to fill out the forms." Kane acknowledges that better academic preparation might ultimately prove to be even more important in getting youngsters ready for college than the information and support the COACH program provides. But, he says, "our idea is to start with the easiest, least costly approach and work backwards."

Kemal Atkins, director of a GEAR-UP program in Chapel Hill, N.C., conducts a liveiy discussion about college preparation with seventh-graders and their parents at Henderson Middle School in Henderson, N.C. The group — which includes Vernice Macon, her son Cory Mack (center) and Cory's classmate, Donald Robinson Jr. — meets approximately twice a week with GEAR-UP Coordinator Teresa Hicks to talk about academic preparation, career choices and how to plan, apply and pay for college.

Other programs around the country help students prepare for college well before they reach their senior year in high school. The federally funded GEAR-UP program provides grants to states, colleges and school systems to reach out to students beginning in middle school and continuing through high school. Kemal Atkins, director of a GEAR-UP program in Chapel Hill, N.C., works with about 6,000 students in 15 school districts that have a high proportion of low-income students. The program advises students on what high school courses to take, tutors those who need help, and takes students on campus visits to provide them with exposure to college. "For the students, the admissions process is a mystery," says Atkins.

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Linda Sturm is director of guidance at South Portland High School, a school with an enrollment of about 1,100 students in working-class South Portland, Maine. Sturm says that, although more than 80 percent of South Portland students are qualified for college and "certainly have the potential to succeed," only about 65 percent actually enroll each year.

usually because of financial concerns. "We have a large number of kids who are the first in their families to even graduate high school, let alone go to college," she says. "The idea of borrowing thousands of dollars for college is just seen as out of the question for a lot of them."

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"We inform them about the process" and get their families involved.

Before joining GEAR-UP, Atkins was affiliated with a similar outreach program in Charlotte, N.C. There, he found that "each step that students complete in the process of preparing for college increases the likelihood that they will enroll." He also learned that helping to resolve difficult family issues can make a major difference in whether a student goes to college.

He recounts the case of a bright youngster who "came from an unstable home with eight or nine people coming in and out of the small house where he lived with his mother." In that unstable environment, says Atkins, "his grades started to slip. We had advisers and counselors who helped him get into a more stable home situation with family friends. We monitored his progress at school, set up campus visits and helped him prepare for speaking competitions. We also helped him with financial aid applications. We had to go through a lot with the IRS and financial aid offices." All of the effort paid off when the youngster enrolled at North Carolina State University, where he is now a junior.

The Pell Grant program

Pell Grants, created by the federal government in 1973, provide funds to full-time or part-time undergraduate students who demonstrate financial need. Originally called Basic Educational Opportunity Grants, they were renamed in 1980 to honor Sen. Claiborne Pell, the Rhode Island Democrat who initiated the program.

Unlike loans, Pell Grants are not repaid; they are a federally funded incentive for low-income Americans to pursue an education beyond high school. For many students, these grants represent a foundation of financial aid to which other forms of assistance may be added.

The maximum Pell Grant award for the 2002-2003 academic year (which ends June 30, 2003) was increased by $250 (to $4,000) in 2001. In Congressional budget negotiations under way this spring in Washington, some Senate Democrats have sought to increase that maximum to $4,500 for 2003-2004, though other legislators and the Bush administration have requested that the top award remain at $4,000.

Increasing financial aid

While the kind of support provided by programs such as COACH and GEAR-UP can have a major impact on youngsters' lives, most low-income students also need more financial aid. There is no escaping the fact that money is a huge factor in determining whether students go to college, where they go and whether they stay. As the Advisory Committee's Brian Fitzgerald says: "Finances matter, especially to low-income students. No matter how well prepared they are, you can't guarantee them access unless you guarantee them financing."

Pell Grants, which provide financial support for needy students, were to be the main engine of access and choice. But the purchasing power of Pell Grants has diminished over time, limiting students' opportunities and options. A 2001 increase in the maximum Pell Grant (from $3,750 to $4,000) boosted the grant's purchasing power somewhat, but the maximum award would have to almost double for purchasing power to be fully restored. In its 2002 report, *Losing Ground*, the National Center for Public Policy and Higher Education points out that the average Pell Grant covered only 57 percent of tuition at a typical four-year college in 1998 – down from 98 percent in 1986.

Some critics blame colleges and universities for the decline in the purchasing power of the grants. They argue that colleges and universities have ratcheted up tuition at an unreasonably rapid rate. And the numbers clearly *are* climbing dramatically. In another report, *Measuring Up 2002*, the National Center cites a sobering list of recent tuition hikes on public campuses in several states: an average increase of 21 percent in Kansas, 19 percent in Iowa, 16 percent at four-year public institutions in Washington state. Nationally, according to the College Board's most recent annual survey

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South Portland High School senior Megan Hamilton (center) and her mother, Christina Hamilton (right), talk with counselor Linda Sturm about Megan's college plans. Megan is one of four South Portland students who have received Maine Career Advantage Scholarships. She'll attend Southern Maine Technical College (SMTC) in the fall — along with her mother, who is also an SMTC student.

(October 2002), tuition and fees at public, four-year institutions increased an average of nearly 10 percent between 2001 and 2002. Four-year state schools weren't the only ones to show significant one-year tuition hikes. The College Board also reported a 5.8 percent average increase at private, four-year schools, a 7.9 percent hike at public, two-year institutions, and a 7.5 percent jump at private, two-year schools. The survey also found that during the last decade, a period of low inflation, tuition at the nation's colleges and universities – public and private – has increased 38 percent. By any measure, tuition has increased much more rapidly than household income. The *Losing Ground* report notes that "tuition at public four-year colleges and universities represented 13 percent of income for low-income families in 1980. In 2000, tuition at these colleges and universities equaled 25 percent of their income."

But researchers dismiss the simplistic argument that colleges hike tuition every time federal aid is increased. The problem, they explain, is that colleges are very expensive to operate because they are labor-intensive. More important, they say, public institutions often raise tuitions substantially because, every time there is a recession, states cut higher education budgets. "The steepest tuition increases in public higher education have been imposed during recessions, when students and families (particularly those from the lowest-income groups) are least able to pay," reports the National Center. Such ill-timed tuition hikes are nothing new, says National Center President Patrick M. Callan. "The continuing pattern in setting tuition over the past 20 years is that, during recessions, the financial problems of states and colleges are given more weight than those of students and families," Callan says. That is precisely what has happened during the current economic downturn, with some colleges increasing tuition by nearly 30 percent. "Public institutions, where 80 percent of undergraduates are enrolled, are busily raising tuition to offset the loss of state support," says policy analyst Mortenson. In some states, such as Ohio, the pain of tuition hikes has been lessened somewhat by increases in financial aid for the neediest students, but the overall effect is still negative: The vast majority of students are paying more – often substantially more – out of their own pockets.

At the same time that the purchasing power of Pell Grants began to decline, the federal government made a policy shift that has hurt needy students. The National Center says: "Since 1980, federal financial aid has been transformed – with little explicit policy debate – from a system characterized mainly by need-based grants to one dominated by loans." In 1981, the National Center reports, loans accounted for 45 percent and grants for 52 percent of all student financial aid. In 2000, loans represented 58 percent of all aid, and grants represented 41 percent. And if only federal aid is considered – in other words, if we exclude state-based aid programs and grants from individual colleges and universities – the shift from grants to loans is even more dramatic. According to the College Board, loans accounted for 78 percent and grants only 22 percent of the $54 billion in federal financial aid distributed in 2001-2002. (See the

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Today's college students

*Of the 13 million students enrolled as undergraduates:

- 42 percent attend public two-year institutions.
- 38 percent attend public four-year institutions.
- 20 percent attend private two- and four-year institutions.

*Forty percent of undergraduates are enrolled part time.
*One-third of undergraduates are older than 24, and 70 percent of these students are enrolled part time.
*One-third of all undergraduates are persons of color.

Source: *Measuring Up 2002: The State-by-State Report Card for Higher Education*, by the National Center for Public Policy and Higher Education

"Federal financial aid distribution" pie charts on Page 10.) This shift toward loan aid, says Ann Coles, senior vice president at The Education Resources Institute (TERI), reflects a change in philosophy about who benefits from higher education. "We moved from the view that *society* benefits to the view that the *individual* benefits, so the individual should pay for college," she explains.

Largely because of the change in the grant-loan mix, student debt levels have climbed dramatically. In fact, according to figures from the National Center for Education Statistics, the amount of student debt has nearly doubled during the last 10 years for bachelor's degree recipients. Figures from the American Council on Education (ACE) show that, in 1999-2000, a full-time student who had to borrow for college owed nearly $17,000 in loans, on average, when he or she graduated from a four-year school – up from about $9,200 in 1992-93. And these debt levels are climbing for students at both public and private institutions. According to ACE, average student loan debt at four-year public colleges increased by more than $5,000 between 1995 and 2000 – to $15,375. During that same period at private four-year institutions, average debt rose more than $4,000 – to $17,250.

The community college option

To minimize potential loan burdens, many students from low-income families opt to attend less expensive community colleges rather than four-year institutions. In a recent report titled *The Policy of Choice*, the Institute for Higher Education Policy concludes that "the lowest-income dependent students were more likely to attend public two-year institutions and proprietary institutions than (were) the highest-income dependent students." While community colleges provide a vital option, that enrollment pattern has a downside. Researchers have found that community college students are far less likely to earn a four-year degree than those who start out at a four-year college. In a 2002 report titled *Access & Persistence*, the American Council on Education (ACE) says that 57 percent of students who started at four-year institutions in 1989-90 with the intention of earning a bachelor's degree had earned that degree by 1994. In contrast, only 8 percent of freshmen at two-year institutions in 1989-90 had earned bachelor's degrees by 1994.

Michael McPherson, president of Macalester College in Minnesota and a leading expert on financial aid, says: "If your aim is a bachelor's degree, the probability that you will do that is a lot lower if you start at a two-year college." Though he and other experts acknowledge that community colleges are a good fit for many students and even the best choice for some, McPherson adds: "A lot of low-income students go to two-year colleges not because they want to, but because that's all they can afford. What we really want is for everybody to go to the school that is most suitable for them."

Suitable or not, community college defines higher education for millions of today's students. In fact, nearly half of the nation's 13 million undergraduates – many of them adults who are enrolled part time – attend public, two-year institutions.

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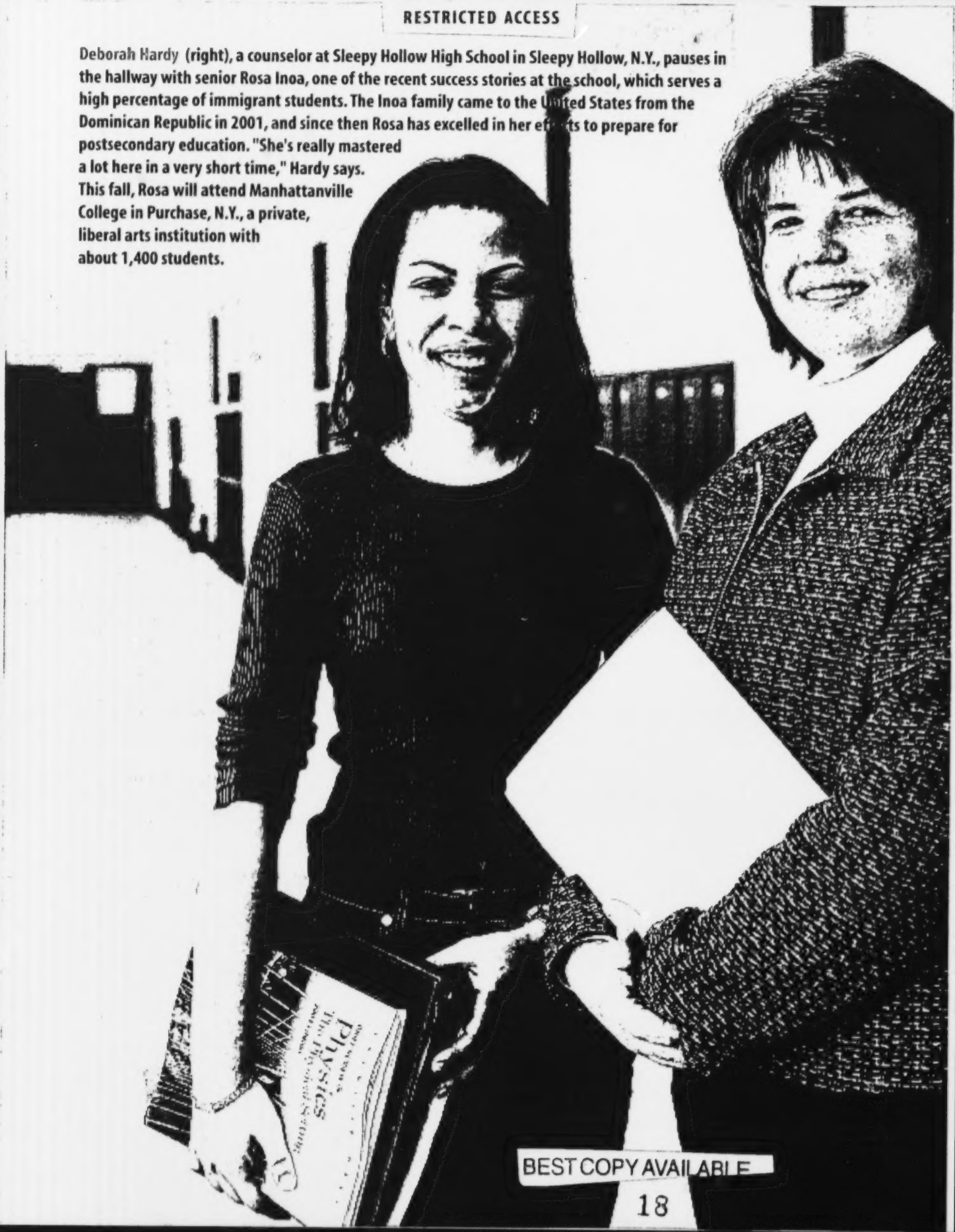

Deborah Hardy (right), a counselor at Sleepy Hollow High School in Sleepy Hollow, N.Y., pauses in the hallway with senior Rosa Inoa, one of the recent success stories at the school, which serves a high percentage of immigrant students. The Inoa family came to the United States from the Dominican Republic in 2001, and since then Rosa has excelled in her efforts to prepare for postsecondary education. "She's really mastered a lot here in a very short time," Hardy says. This fall, Rosa will attend Manhattanville College in Purchase, N.Y., a private, liberal arts institution with about 1,400 students.

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These enrollment trends, coupled with the low rates of transfer from two-year to four-year schools, have many experts clamoring for a system better tailored to meet students' needs.

Consultant John Lee, who has worked with the Advisory Committee on Student Financial Assistance, explains that community college students often juggle work and college attendance and live at home to save money. "Life forces pull a lot of them out of college," he says. And even those who stay in and succeed at community colleges face difficulty when they try to transfer to a four-year school. Too often, they find that their community college credits won't transfer to their bachelor's program, forcing them to spend more time and more money to earn a four-year degree. This articulation problem, say experts, is just one obstacle these students face. Paul Lingenfelter, executive director of the State Higher Education Executive Officers organization, also cites the lack of communication that frequently exists between community colleges and four-year institutions. "Developing strong counseling programs that bridge the institutions is just as important as getting the systems lined up in terms of transferability and course numbering," says Lingenfelter. "I think we have fallen down more on the counseling than on the mechanics."

"The neediest students are particularly sensitive to even low levels of unmet need."

TALLY HART

Director of Student Financial Aid at Ohio State University

Student debt: How much is too much?

Even students who end up at a four-year institution rather than a community college often choose a lower-cost school over the one they really want to attend to avoid or minimize loans. Roxanne Godding turned down the chance to go to prestigious Tufts University in Massachusetts because it would have meant borrowing more than $10,000 a year. Even though Tufts offered her a large grant, it wasn't large enough to offset the total cost of attendance, which is more than $37,000 annually. Roxanne's father is deceased, and her mother lives on Social Security survivor payments, so the family was in no position to provide financial support. Roxanne, who attended West Roxbury (Mass.) High School and wants to be a clinical scientist, says that "all kinds of people at my high school advised me to go to Tufts and told me not to worry about the loans." But after agonizing over the prospect of more than $40,000 in undergraduate debt, Roxanne opted to enroll at Bridgewater State College in Massachusetts, where she will be a sophomore this fall. The college offered her a tuition waiver and gave her a scholarship. She didn't need to take out any loans. "All I have to do is pay for my books," she says.

Educators who work closely with low-income students and their families say that this reluctance to borrow is common. The National Center for Public Policy and Higher Education reports that "prospective students from low-income families, and those who would be first in their families to attend college, may be inhibited from enrolling by fear of high debt." Deanna Yameen, associate executive director of the Higher Education Information Center in Boston, puts it simply: "Loans are frightening to people." While financial aid experts understand this fear, they point out that college costs – including student loans – aren't simply another debt, they're an investment in a student's future.

The lifetime earnings of college graduates are nearly double those of high school graduates – $2.1 million vs. $1.2 million, according to the latest Census Bureau data. Although it's difficult for many low-income families to look beyond the immediate financial burden of college costs, the long-term payoff makes the investment worthwhile. Ohio State's Tally Hart believes there is a need to educate families about the value of a college education and to see to it that they receive loans at the most reasonable interest rates. Hart says that, though aversion to loans is certainly real, she has found that less affluent families "will accept loans if they are on the best terms" – and that typically means loans that are federally subsidized. "Families are aware that some loans have more expensive interest terms and should be avoided," she explains.

Before students can qualify for federal grants and loans, their families must fill out the Free Application for Federal Student Aid (FAFSA). Many families find it a frustrating task. "A lower-income family might look at the multi-page form and say 'forget it,'" says Susan Dynarski, an assistant professor of public policy at Harvard University's John F. Kennedy School of Government. In Boston's COACH program, 10 percent to 15 percent of parents did just that. Educators say that some families start to fill out the FAFSA and then give up in frustration.

Programs such as College Goal Sunday can help low-income families clear the paperwork hurdle, but an even bigger obstacle awaits many such families: unmet need. Unmet need is the amount of college expenses not covered by a family's expected contribution – generally calculated from the FAFSA – and by all forms of student aid, including work-study and loans. According to the Advisory Committee on Student Financial Assistance, average unmet need "has reached $3,200 at two-year public colleges, $3,800 at four-year public colleges and $6,200 at four-year private colleges." That burden, says the Advisory Committee, "strongly discourages many high school graduates from enrolling and persisting to degree completion." And, as Ohio State's Tally Hart says: "The neediest students are particularly sensitive to even low levels of unmet need."

"There is a very thin veneer of prestigious and prominent institutions that can afford to aid everybody who needs it."

MICHAEL MCPHERSON
President, Macalester College

Those who persevere in spite of unmet need often end up working long hours – sometimes at several jobs – to fill the revenue gap, jeopardizing their ability to keep up with their studies. *Crucial Choices*, a 2002 report from ACE, shows that low-income students who hold jobs work an average of 24 hours per week, even though research shows that students who work more than 15 hours a week are at higher risk of dropping out. "It is simply not possible today to work enough to cover college expense without taking a heavy toll on student academic performance," warns the Advisory Committee in its latest report.

Researchers say that many students have unmet need because most colleges and universities lack the resources to provide complete financial aid packages for all who need help. "There are some needy students for whom we are able to put together reasonable aid packages, but we can't for others," says Anna Griswold, assistant vice president for enrollment management and student aid at Pennsylvania State University. She estimates that the Penn State system would need to boost its $370 million financial aid budget to around $440 million – nearly a 20 percent increase – to cover all unmet need.

"There is a very thin veneer of prestigious and prominent institutions that can afford to aid everybody who needs it," says Macalester College's Michael McPherson. Institutions with large endowments – the Harvards, Yales and Princetons – "occupy a big place in the consciousness of higher education," he says, "but they are very small in number. Most students go to public institutions or to less prestigious privates, and that is where the big financial aid issues are."

Merit-based vs. need-based aid

Many less well-endowed institutions compete aggressively for good students. As part of the enrollment chase, they offer merit aid as a tool to attract high-achieving students. That practice, which clearly cuts the amount of institutional aid available for needy students, grew exponentially in the 1990s and is now widespread. According to a 1999 study by Donald Heller and Thomas F. Nelson Laird at the University of Michigan, the average merit aid award more than doubled between 1989 and 1996.

The National Association of State Financial Aid Administrators reports that, while need-based aid on the nation's campuses increased 41 percent during the 1990s, merit aid jumped more than 200 percent. College officials whose institutions dispense merit awards say that, without such awards, their schools would not attract as many academically talented students; some say they would not be able to fill their classes.

"You cannot compete in the higher education market, especially as a private institution, without offering merit aid, unless you are a school like Harvard," explains Douglas Bucher, director of financial aid at Drexel University in Philadelphia. But, he acknowledges: "Schools have only a limited number of financial aid dollars, and if they give the money to those who haven't shown that they need it, it affects those who do need the money. It may mean that they (low-income students) don't get enough and don't come."

David Breneman, dean of the Curry School of Education at the University of Virginia and former president of Kalamazoo College in Michigan, recalls that Kalamazoo had to make some hard choices: Offer merit awards of $3,000 to $4,000 to three or four relatively well-to-do students or give a $12,000 grant to a needy student. The college opted to spread the money around, he says, and "hope that out of the three or four receiving a merit award we would get one or two (to enroll). You can't condemn the colleges because they are struggling like crazy to fill up – not enough people are willing (or able) to pay full price."

States enter the merit-aid race

Colleges aren't the only institutions that are joining the merit-aid movement. Hoping to keep their brightest students near home and slow their "brain drain" problems, more than a dozen states have begun providing scholarships based solely on merit – as measured by academic performance in high school and/or on standardized test scores. Georgia was a leader in state merit aid. Under its HOPE program, any student with a high school grade point average of B or better has tuition and fees waived at any public college or university in Georgia to which the student is accepted. Many other states have followed Georgia's lead, shifting a significant portion of states' limited resources away from need-based financial aid programs. In 1990, says Penn State researcher Donald Heller, only 10 percent of state aid was awarded without regard to financial need; today, fully one-fourth of state aid is available to all students – even those from the wealthiest families.

Critics say that merit programs don't increase college attendance because they generally provide money for students who would go to college in any case. The Kennedy School's Susan Dynarski, who has studied state merit programs, has observed that some of the programs tend to favor upper-income students. Says Dynarski: "Any program based on merit rather than need funnels fewer dollars to low-income people."

Although the federal government does not provide merit scholarships, analysts say that the HOPE and Lifelong Learning federal tax credits that were enacted during the Clinton administration are comparable to merit aid in their impact. To help offset tuition costs, taxpayers can take a credit of up to $1,500 under the HOPE program and, starting with the 2002 tax year, up to $2,000 under Lifelong Learning. (These credits are subject to income ceilings, however. For taxpayers filing jointly, a gradual phase-out of the credit begins at $80,000 in adjusted gross income [AGI], and those with AGI above $100,000 qualify for no benefit.) In the 2000 tax year, says Harvard's Bridget Long, taxpayers took almost $5 billion in credits, and that figure is eventually expected to double. She and other critics say that, like merit awards, the main beneficiaries of tax credits are families whose children would go to college anyway. A recent study by the U.S. General Accounting Office seems to support that claim. That study shows that about two-thirds of financially dependent undergraduates who received HOPE credits and 70 percent of those who received Lifelong Learning credits came from families earning at least $60,000. "Rather than improve programs for low-income students, the government has shifted its priority," Long says.

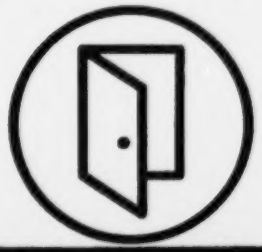
"You can't condemn the colleges because they are struggling like crazy to fill up – not enough people are willing (or able) to pay full price."

DAVID BRENEMAN
Dean of the Curry School of Education at the University of Virgina

Analysts view state merit programs and federal tax credits as efforts by politicians to woo middle-class voters. "Politically, paying for college shows up on the list of what Americans think of as

important issues," says Michael McPherson. "So there has been tremendous interest in helping the middle class pay for college. It is a way of getting money to people who vote." Susan Dynarski describes tax credits and state merit aid as "entitlement programs" because funding for them is guaranteed. Georgia's HOPE program, for example, is funded by dedicated revenue from the state lottery. This isn't true of the Pell Grant program – which receives specific appropriations and therefore must compete with other legislative priorities.

At the state, federal and institutional levels, student financial aid policies "have focused increasingly on making college more affordable for middle-income students, rather than on the fundamental goal of making postsecondary education accessible to all qualified students," says financial aid researcher Sandy Baum, professor of economics at Skidmore College in Saratoga Springs, N.Y. In a November 2002 report published by the College Board, Baum says these policies, while defensible from the perspective of any of the three entities involved in setting and implementing them, are clearly at odds with any national agenda aimed at increasing college access. "Policies designed to increase access are efficient if – and only if – they target those students whose behaviors they can significantly alter: students with very limited financial resources," she says.



The Higher Education Act

The Higher Education Act (HEA) of 1965 was intended to expand opportunity for postsecondary education, especially for low-income and minority students who are traditionally underrepresented in colleges and universities. Every five years, Congress reauthorizes HEA, and amendments are often added that change the scope of funding for student financial aid, for state-federal partnerships and for institutional support.

Title IV of HEA authorizes student financial aid programs, including Pell Grants, Supplemental Education Opportunity Grants, College Work Study, Perkins Loans and guaranteed student loans (i.e., the federal Direct Loan Program and the Federal Family Educational Loan Program). Title IV also provides funding for support services targeted to disadvantaged students through the Federal TRIO programs and through state-federal partnership grants (i.e., Gaining Early Awareness and Readiness for Undergraduate Programs, or GEAR-UP).

Title III and Title V of HEA provide support to historically black colleges and universities (HBCUs), Hispanic-serving institutions (HSIs) and tribal colleges.

The next reauthorization is scheduled for debate during the 108th Congress in 2003-04.

What will reauthorization bring?

In an environment in which access for the poor has taken a back seat to aiding the middle and upper-middle classes and in which budget surpluses have given way to deficits, supporters of increased financial aid for low-income students face an uphill struggle. But with the Higher Education Act up for reauthorization, advocates of increased aid hope that Congress will recognize the importance of improving college access for low-income students.

"This reauthorization represents a huge opportunity," says Jamie Merisotis, president of the Washington, D.C.-based Institute for Higher Education Policy. "It's a chance for Congress to show some real leadership in increasing access to higher education. And real leadership is critical now because minority and low-income populations are growing rapidly. It's time to make a long-term investment in our collective future."

The largest federal grant aid program to help low-income students pay for college is the Pell Grant. Today, on average, the purchasing power of the Pell Grant covers barely half of the tuition charges at a public four-year college. In fact, Congress would have to double Pell Grant funding from $10 billion to $20 billion to restore the grants' full purchasing power – a legislative action most college financial aid experts would welcome. Some analysts also would like the

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grant to become an entitlement so that those who qualify would know in advance how much money to expect. Noted researcher Lawrence Gladieux said it clearly in testimony to the House Committee on Education and the Workforce in July 2002: "In fairness and in anticipation of the increasingly diverse cohort of young people who will be coming of college age in the next decade, a Pell entitlement is what we ought to have." If substantial enhancements of the Pell program cannot be made in the current fiscal and political climate, an alternative approach favored by some analysts is for the federal government to match what schools spend on need-based financial aid. "It would give colleges the incentive to target their resources to higher-need students," explains Macalester's Michael McPherson.

Even without a substantial increase in funding or the development of a matching program, there are several relatively inexpensive measures for Congress to consider that might help increase the number of low-income students enrolling in college. UCLA's Tom Kane advocates replacing the complex FAFSA form with something far simpler and removing consideration of family assets in determining eligibility for federal aid. That way, says Kane, "you could pass out a table with family income and size that would show how much aid a student would qualify for." What might be lost in precisely targeting the aid, say researchers, would be offset by the certainty that would be introduced into the process. They believe that if students knew early on exactly how much aid they were eligible to receive (rather than finding out just a few months before classes begin), they would approach the college-application process more confidently and make better decisions. "A lot of policy-makers have come to the conclusion that the complexity of the process blunts the impact of aid on low-income kids," says the Kennedy School's Susan Dynarski.

Analysts also advocate excluding earnings of dependent students from the calculation of family income. Under the current federal formula, income earned by students to help pay for college is counted as part of family income, thus reducing the amount of aid for which students qualify. The Advisory Committee's Brian Fitzgerald says it is unfair for students who face several thousand dollars in unmet need and have to work to close the gap to find that their grant aid is reduced as a result. He calls it "a work penalty."

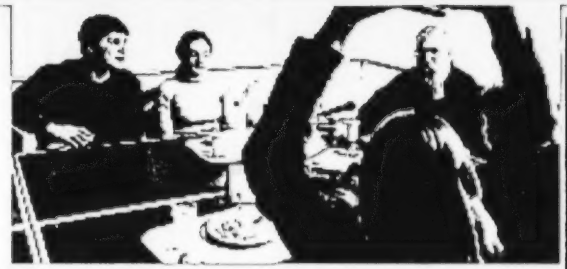
Substantial changes are also needed in federal loan programs, say financial aid professionals. Some advocate making additional funds available for subsidized loans and increasing the amount of subsidized money students can borrow. Federal loan limits have not been increased since 1992. Since that time, according to the College Board, average tuition and fees at public four-year colleges have risen from $2,907 to $3,754 in constant dollars, an increase of 29 percent. At private four-year schools, the increase was 31 percent – from $13,012 to $17,123 in constant dollars. The subsidized loan limit is currently $2,625 in the freshman year, and the amount increases gradually as students advance toward a degree.

"Grants have the most influence on the college-access needs of (low-income) students, who often have concerns about borrowing to finance their college educations."

DONALD E. HELLER
Pennsylvania State University researcher

Many college financial aid officers insist that the freshman loan limit is too low. Even students who are willing to borrow cannot take out enough in subsidized loans to cover their basic college costs, they say. That often means turning to their parents. But even if parents are willing to borrow under the federal PLUS program, repayment generally begins 60 days after the loan is fully disbursed – while the student is still in school. Some families are simply too cash-strapped to begin repayment right away, while others can't qualify for loans. If loan limits were increased, financial aid officers say, more students would be able to cross the threshold to higher education.

Other experts, however, voice concern about increasing loan limits. Currently, an undergraduate can borrow a total of $23,000 in student loans to complete a degree. Increasing the subsidized portion of this total is better than having students borrow unsubsidized loans, but experts say that raising the cumulative loan limits is unlikely to benefit low-income students. "While, on the surface, increasing loan limits might seem to be a good strategy for helping low-income students, I don't believe it's the right approach," says Penn State researcher Donald



Jason Long (far left) participates in a discussion during a meeting of the Catholic Student Union at a dining hall on the campus of Bowdoin College. The group meets weekly for Scripture readings and discussions of world events. With Jason are (clockwise, from his left): his girlfriend, Melanie Conroy; Richard Crowley; Craig Millard, and Flora Bouteiller.

Heller. "The research has shown that grants have the most influence on the college-access needs of these students, who often have concerns about borrowing to finance their college educations. Increasing loan limits is unlikely to have much of an impact on getting these students into college, especially when compared to the benefits that can be gained by increasing the size and availability of grants."

Whatever specific strategies are used, Congress must take steps to increase students' access to college, policy analysts say. Failure to act, they warn, will only add to a growing problem. They point out that college enrollment among 18- to 24-year-olds will increase dramatically over the next dozen years because that segment of the population is increasing. And, because a high percentage of these students come from low-income and minority families, what is now a serious problem could become a critical one. Unless the federal government is willing to spend more money on grants and to make low-interest subsidized loans more readily available, the Advisory Committee warns, the nation is "risking a crisis of opportunities for the next generation."

In the meantime, today's generation is paying a high price. High school counselors who work with large numbers of low-income youngsters recount case after case of able students whose higher education ambitions have been thwarted. In Gary, Ind., Jack Tonk, chairman of the guidance department at William Wirt High School, tells of a star student who applied to only one selective school after it had expressed interest in her. "Families who don't know how things work get excited when a school suggests that it wants them," Tonk explains. The young woman, who was among the top five students in her class and a member of the National Honor Society, was ultimately rejected by her dream school and scrambled unsuccessfully to find a college that would provide her with the large aid package that she required. "She graduated (from high school) without any firm plans," Tonk recalls. "I was devastated."

Even taking on a financial burden that would seem modest to middle-class families can prove daunting to low-income students. Deb Hardy, bilingual school counselor at Sleepy Hollow (N.Y.) High School, tells of a student who withdrew from a local community college after learning that his financial aid package fell $800 short of meeting his full need. "He said that he and his mother felt that was too much money" to come up with, she explains. "His decision shocked me."

Hardy hoped that the young man, who had a solid "B" average in high school, would enroll in another, less expensive community college, but she has been unable to determine what became of him – or his college plans. "We haven't been able to get in touch with him at all," laments Hardy, who will be leaving Sleepy Hollow this summer to take a similar position in another New York school system. "I do know what happens to a lot of kids in that same situation, though," she says. "A lot of them join the military because the service offers financial opportunity for college that, in many cases, these kids can't get elsewhere."

In working-class South Portland, Maine, the head of counseling at Jason Long's high school recounts her experiences with several students who did not go to college or had to alter their plans because of finances. Linda Sturm recalls one very bright student with ambitions of being a doctor who missed out on college because he had to become the family breadwinner after his father went bankrupt. "What a waste of potential – but the family had no money," says Sturm.

These are the students who worry high school counselors and college admissions officers – students who are qualified for college and eager to enroll, yet do not attend because the money's just not there. Hundreds of thousands of these low- and moderate-income students are already slipping through the cracks each year, experts say. Worse yet, the cracks are getting wider because college costs are rising, and the number of at-risk students is increasing as the nation's low-income and minority populations grow. "Increasing access to higher education is vital to our future," says Patrick Callan of the National Center for Public Policy and Higher Education. "Yes, it's a complex issue, but it's one that we simply can't afford to ignore. If we do, this nation will be paying the price for a long, long time."

Alvin P. Sanoff, a former assistant managing editor at U.S. News & World Report, *is an independent higher education writer and consultant based in Bethesda, Md.*

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